

United States Bankruptcy Court					VOLUNTARY PETITION	
DISTRICT OF NEW JERSEY TRENTON						
IN RE Schnoor, Carolyn V.					NAME OF JOINT DEBTOR NO JOINT DEBTOR	
ALL OTHER NAMES used by the debtor in the last 6 years NONE					ALL OTHER NAMES used by the joint debtor in the last 6 years N/A	
SOCIAL SECURITY/TAX I.D. NUMBER 142-30-9841		TELEPHONE			SOCIAL SECURITY/TAX I.D. NUMBER N/A	
STREET ADDRESS OF DEBTOR 108 Beaver Avenue Whiting NJ 08759					STREET ADDRESS OF JOINT DEBTOR N/A	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Ocean					COUNTY OF RESIDENCE/PRINCIPAL PLACE OF BUSINESS N/A	
MAILING ADDRESS OF DEBTOR (if different from street address) 108 Beaver Avenue Whiting NJ 08759					JOINT DEBTOR MAILING ADDRESS (if different from street address) N/A	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR N/A					VENUE	
					<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	
INFORMATION REGARDING DEBTOR						
TYPE OF DEBTOR			CHAPTER OF BANKRUPTCY CODE UNDER WHICH PETITION FILED			
<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint (Husband and Wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____		<input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Section 304		
NATURE OF DEBT			FILING FEE			
<input checked="" type="checkbox"/> Non-Business/Consumer		<input type="checkbox"/> Business - Complete A & B below		<input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. Attach signed application per Rule 1006(b).		
A. TYPE OF BUSINESS			NAME AND ADDRESS OF LAW FIRM OR ATTORNEY			
<input type="checkbox"/> Farming <input type="checkbox"/> Professional <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Railroad		<input type="checkbox"/> Transportation <input type="checkbox"/> Manufacturing/ Mining <input type="checkbox"/> Stockbroker		<input type="checkbox"/> Commodity Broker <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate <input type="checkbox"/> Other Business		Engleman & Hoffman, by: Charlotte A. Engleman, Esq. 4168 99 Highway 35 PO Box 257 Keyport, NJ 07735 (908) 264-1956
B. BRIEFLY DESCRIBE NATURE OF BUSINESS N/A 66681141			OTHER ATTORNEYS DESIGNATED TO REPRESENT DEBTOR			
STATISTICAL/ADMINISTRATIVE INFORMATION 28 (U.S.C. § 604) (Estimates only)						
THIS SPACE FOR COURT USE ONLY						
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
ESTIMATED NUMBER OF CREDITORS						
1-15 16-49 50-99 100-199 200-999 1000-over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
ESTIMATED ASSETS (in thousands of dollars)						
Under 50 50-99 100-499 500-999 1000-9999 10,000-99,999 100,000-over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
ESTIMATED LIABILITIES (in thousands of dollars)						
Under 50 50-99 100-499 500-999 1000-9999 10,000-99,999 100,000-over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
ESTIMATED NUMBER OF EMPLOYEES - CHAPTERS 11 & 12 ONLY						
0 1-19 20-99 100-999 1000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
ESTIMATED NUMBER OF EQUITY SECURITY HOLDERS - CHAPTERS 11 & 12 ONLY						
0 1-19 20-99 100-499 500-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						

\$175
PAID

Matthew Bender & Co.

Name of Debtor Schnoor, Carolyn V.

Case No. _____

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only.

A copy of debtor's proposed plan dated
is attached.

Debtor intends to file a plan within the time allowed by statute,
rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet)

Location Where Filed	Case Number	Date filed
No prior bankruptcies		

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (if more than one, attach additional sheet)

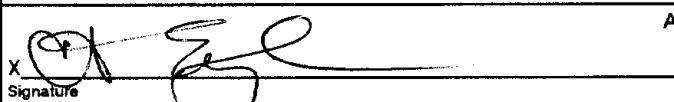
Name of Debtor	Case Number	Date filed
No pending bankruptcies		

Relationship	District	Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES


X _____
Signature

9/15/97
Date

INDIVIDUAL JOINT DEBTOR(S)
I declare under penalty of perjury that the information provided in this petition is true and correct.
X Carolyn V. Schnoor
Signature of Debtor
9-15-97
Date

X _____
Signature of Joint Debtor
Date

CORPORATE OR PARTNERSHIP DEBTOR
I declare under penalty of perjury that the information provided in this petition is true and correct and that the filing of this petition on behalf of the debtor has been authorized.
Signature of Authorized Individual
Print or Type Name of Authorized Individual
Title of Individual Authorized by Debtor to File this Petition

Date

EXHIBIT "A" (To be completed if debtor is a corporation, requesting relief under Chapter 11.)
 Exhibit "A" is attached and made a part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 §322)
I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, U.S.C., understand the relief available under such chapter, and choose to proceed under chapter 7 of such title.
If I am represented by an attorney, Exhibit B has been completed.

X Carolyn V. Schnoor
Signature of Debtor
9-15-97
Date

9-15-97
Date

X _____
Signature of Joint Debtor
Date

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts).
I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

X Matthew Bender & Co.
Signature of Attorney
9-15-97
Date

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

NOTICE TO INDIVIDUAL CONSUMER DEBTORS

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

Chapter 7 - Liquidation, or

Chapter 11 - Reorganization, or

Chapter 12 - Adjustment of Debts of a Family Farmer With Regular Annual Income, or

Chapter 13 - Adjustment of Debts of an Individual With Regular Income

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

Clerk of Court

Acknowledgement

I hereby certify that I have read this notice.

Signature: Carolyn V. Schnoor
Debtor

Date: 9-15-97

Signature: _____
Joint Debtor

Date: _____

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed with joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

United States Bankruptcy Court
DISTRICT OF NEW JERSEY
TRENTON

In re: Schnoor, Carolyn V.

Debtor

Case No.:

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business.

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

This year: 1996	Amount:	21,000.00
Source: wages		
Last year: 1995	Amount:	18,000.00
Source: wages		
Previous year: 1994	Amount:	16,000.00
Source: wages		

2. Income other than from employment or operation of business.

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

3. Payments to creditors.

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

4. Suits and administrative proceedings, executions, garnishments, and attachments.

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

5. Repossessions, foreclosures, and returns.

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

6. Assignments and receiverships.

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

None b. List all property which has been in the hands of a custodian, receiver or court appointed official within one year immediately preceding the commencement of this case.

7. Gifts.

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

8. Losses.

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

9. Payments related to debt counseling or bankruptcy.

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

ENGLEMAN & HOFFMAN

99 Highway 35

PO Box 257

Keyport, NJ 07735

(908) 264-1956

Filing fee: **175.00**

Attorney's fees: **1,100.00**

Source was: **Debtor's earnings**

Date(s) of payment: **1997**

10. Other transfers.

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.

11. Closed financial accounts.

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case.

12. Safe deposit boxes.

None List each safe deposit box or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

13. Setoffs.

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

14. Property held for another person.

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor.

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

16. Nature, location, and name of business.

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

None a. For individuals, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

None b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

None c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

17. Books, records, and financial statements.

None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

18. Inventories.

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

19. Current Partners, Officers, Directors, and Shareholders.

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

20. Former partners, officers, directors, and shareholders.

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

21. Withdrawals from a partnership or distributions by a corporation.

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Carolyn V. Schnoor, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Statement of Financial Affairs*, consisting of 4 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: Carolyn V. Schnoor
Carolyn V. Schnoor

Date: 9-15-97

United States Bankruptcy Court
DISTRICT OF NEW JERSEY
TRENTON

In re: **Schnoor, Carolyn V.**

Dahler

Case No.:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. AMOUNTS SCHEDULED

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	\$ 5, .		
B - Personal Property		3	\$ 1,5 .		
C - Property Claimed As Exempt		1			
D - Creditors Holding Secured Claims		1		\$.	
E - Creditors Holding Unsecured Priority Claims		1		\$.	
F - Creditors Holding Unsecured Nonpriority Claims		3		\$ 25,7 3.	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$.
J - Current Expenditures of Individual Debtor(s)		1			\$ 856.
Summary Sheet		1			
Total number of sheets → in ALL Schedules		15			
Total Assets →	\$ 6,5 .				
Total Liabilities →	\$ 25,7 3.				
Total No. of Creditors	1				

Total No. of Creditors 1

Matthew Bender & Co.

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE A - REAL PROPERTY

Description and location of property	Current market value of debtor interest in the property without deducting any secured claim or exemption
Nature of debtor's interest in property	Amount of secured claim

mobile home

Debtor interest: 5,000.00

Location: 60 Panda Lane, Whiting NJ

Nature of interest: fee simple

Co-owner(s): Ed Beach, boyfriend, 1/2 interest, both

Possession: In debtor possession.

Total: 5,000.00

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

Type of property	Current market value of debtor's interest in property without deducting any secured claim or exemption
Description and location of property	

1. **Cash on hand.**
None
2. **Checking, savings, or other financial accounts, certificates of deposits, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.**
None
3. **Security deposits with public utilities, telephone companies, landlords, and others.**
None
4. **Household goods and furnishings, including audio, video, and computer equipment.**
furniture Debtor interest: 1,000.00
Location: In debtor possession.
5. **Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.**
None
6. **Wearing apparel.**
clothing Debtor interest: 500.00
Location: In debtor possession.
7. **Furs and jewelry.**
None
8. **Firearms and sports, photographic, and other hobby equipment.**
None
9. **Interests in insurance policies.**
None
10. **Annuities.**
None
11. **Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.**
None
12. **Stock and interests in incorporated and unincorporated businesses.**
None
13. **Interests in partnerships or joint ventures.**
None
14. **Government and corporate bonds and other negotiable and non-negotiable instruments.**
None

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

15. Accounts receivable.

None

16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.

None

17. Other liquidated debts owing debtor including tax refunds.

None

18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

None

19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.

None

20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.

auto accident claim

Debtor interest:

unknown

Location: In debtor possession.

21. Patents, copyrights, and other intellectual property.

None

22. Licenses, franchises, and other general intangibles.

None

23. Automobiles, trucks, trailers, and other vehicles or accessories.

None

24. Boats, motors, and accessories.

None

25. Aircraft and accessories.

None

26. Office equipment, furnishings, and supplies.

None

27. Machinery, fixtures, equipment, and supplies used in business.

None

28. Inventory.

None

29. Animals.

None

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

30. Crops - growing or harvested.

None

31. Farming equipment and implements.

None

32. Farm supplies, chemicals, and feed.

None

33. Other personal property of any kind not already listed.

None

Total:

1,5 .

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In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. sec. 522(b)(1)

Exemptions provided in 11 U.S.C. sec. 522(d).

Debtor is single.

Description of property	Current market value of property without deducting exemption
Specify exemption law and value claimed exempt	

auto accident claim

Debtor interest: unknown

Exemption law: 11 USC section 522(d)(11)(D)

Value exempt:

Exemption law: 11 USC section 522(d)(11)(E)

Value exempt:

clothing

Debtor interest: 5 .

Exemption law: 11 USC section 522(d)(3)

Value exempt: 5 .

furniture

Debtor interest: 1 .

Exemption law: 11 USC section 522(d)(3)

Value exempt: 1 .

mobile home

Debtor interest: 5 .

Exemption law: 11 USC section 522(d)(1)

Value exempt: 5 .

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim without deducting value of collateral
Date claim was incurred, nature of lien, and description and market value of property subject to the lien	Unsecured portion, if any

None

Subtotal this page: **0.00**
Total: **0.00**

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim
Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	

Account number: 373027728802002 **Amount of claim:** **4,377.00**
American Express
attn: JDR Recovery Corp
500 Franklin Turnpike
PO Box 585
Ramsey NJ 07446

Date incurred: 1996
Consideration for claim: merchandise
Claim is: Fixed and liquidated.

Account number: 96021571 **Amount of claim:** **518.00**
Bayshore Community Hosp
727 North Beers Street
Holmdel NJ 07733

Date incurred: 1996
Consideration for claim: services
Claim is: Fixed and liquidated.

Account number: 5017692525 **Amount of claim:** **51.00**
Bayshore Community Hosp
727 North Beers Street
Holmdel NJ 07733

Date incurred: 1996
Consideration for claim: services
Claim is: Fixed and liquidated.

Account number: 5017711812 **Amount of claim:** **345.00**
Bayshore Community Hosp.
727 North Beers Street
Holmdel NJ 07733

Date incurred: 1996
Consideration for claim: services
Claim is: Fixed and liquidated.

Account number: 5408103058900803 **Amount of claim:** **4,458.00**
Chevy Chase Bank, FSB
PO Box 999
Frederick MD 21705

Subtotal this page: **9,749.00**

In re: Schnoor, Carolyn V.

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Case No. (if known)

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and liquidated.

Account number: 5424180113714759

Amount of claim: 2,741.00

Citibank

PO Box 6703

Sioux Falls SD 57188

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and liquidated.

Account number: 54251801013714759

Amount of claim: 2,741.00

Citibank Mastercard

PO Box 6703

Sioux Falls SD 57188

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and liquidated.

Account number: 4417162149900752

Amount of claim: 1,147.00

First USA Bank

PO Box 740085

Atlanta GA 30374

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and liquidated.

Account number: 4746870005871410

Amount of claim: 5,999.00

Nations Bank of Delaware

PO Box 85350

Louisville KY 40285

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and liquidated.

Account number: 4328701070001029

Amount of claim: 3,326.00

Summit Bank

PO Box 85170

Louisville KY 40285

Date incurred: 1996

Consideration for claim: merchandise

Claim is: Fixed and Liquidated

Subtotal this page: 15,954.00

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and mailing address, including zip code, of other parties to lease or contract.	Description of contract or lease and nature of debtor interest. State whether lease is for non-residential real property. State contract number of any government contract.
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None

In re: Schnoor, Carolyn V.

Debtor

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SCHEDULE H - CODEBTORS

Name and address of codebtor	Name and address of creditor
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None

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Divorced	DEPENDENTS OF DEBTOR AND SPOUSE No dependents	
EMPLOYMENT:	DEBTOR	
Occupation	NONE	
Name of Employer		
How long employed		
Address of Employer		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(prorate if not paid monthly) **0.00**

Estimated monthly overtime **0.00**

SUBTOTAL **0.00**

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security **0.00**
b. Insurance **0.00**
c. Union dues **0.00**
d. Other (specify) **0.00**

SUBTOTAL OF PAYROLL DEDUCTIONS **0.00**

TOTAL NET MONTHLY TAKE HOME PAY **0.00**

Regular income from operation of business or profession or farm
(attach detailed statement) **0.00**

Income from real property **0.00**

Interest and dividends **0.00**

Alimony, maintenance or support payments payable to the debtor
for the debtor's use or that of dependents listed above. **0.00**

Social security or other government assistance (specify) **0.00**

Pension or retirement income **0.00**

Other monthly income (specify) **0.00**

TOTAL MONTHLY INCOME **0.00**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year
following the filing of this document:

NONE ANTICIPATED

In re: **Schnoor, Carolyn V.**

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete and label a separate schedule of expenditures.

Rent or home mortgage payment (include lot rented for mobile home)	300.00
Are real estate taxes included? Yes <u> </u> No <u> </u> <input checked="" type="checkbox"/>	
Is property insurance included? Yes <u> </u> No <u> </u> <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	75.00
Water and sewer	0.00
Telephone	45.00
Garbage	0.00
Security	0.00
Cable	0.00
Home Maintenance (repairs and upkeep)	25.00
Food	250.00
Clothing	25.00
Laundry and dry cleaning	10.00
Medical and dental expenses	100.00
Transportation (not including car payments)	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	0.00
Charitable contributions	0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	0.00
Life	26.00
Health	0.00
Auto	0.00
Taxes (not deducted from wages or included in home mortgage payments) (specify)	0.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)	0.00
Alimony, maintenance, and support paid to others	0.00
Payments for support of additional dependents not living at your home	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	856.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Carolyn V. Schnoor, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Summary and Schedules*, consisting of 14 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: Carolyn V. Schnoor
Carolyn V. Schnoor 9-15-97
Date:

ENGLEMAN & HOFFMAN, by: Charlotte

A. Engleman, Esq.

ENGLEMAN & HOFFMAN

99 Highway 35

PO Box 257

Keyport, NJ 07735

(908) 264-1956

Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

DISTRICT OF NEW JERSEY

TRENTON

In re

Carolyn V. Schnoor

Debtor

Social Security No.: 142-30-9841

Case No.:

Debtor Statement of Intention

Chapter:7

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
 - a. **Property to be surrendered**
No property to be surrendered.
 - b. **Property to be retained**
No property to be retained.
3. I understand that section 521(2)(b) of the Bankruptcy Code requires that I perform the above-stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 9-15-97

Carolyn V. Schnoor
Signature of debtor

ENGLEMAN & HOFFMAN, by: *Charlotte*

A. Engleman, Esq.

ENGLEMAN & HOFFMAN

99 Highway 35

PO Box 257

Keyport, NJ 07735

(908) 264-1956

Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

DISTRICT OF NEW JERSEY

TRENTON

In re

Carolyn V. Schnoor

Debtor

Social Security No.: 142-30-9841

Case No.:

Rule 2016(b) - Statement of
Attorney Compensation

Chapter:7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. sec. 329(a) and Bankruptcy Rule 2106(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	1,100.00
Prior to the filing of this statement, I have received	1,100.00
Balance Due	0.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid me is: N/A

Debtor Other (specify) *No future compensation to be paid.*

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.

A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. Other provisions:

None

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

N/A

In re: Schnoor, Carolyn V.

Debtor

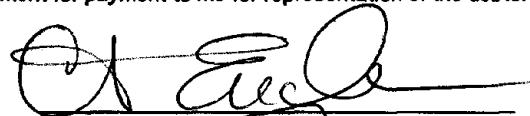
Case No. (if known)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

9/15/97

Date



Signature of Attorney

ENGLEMAN & HOFFMAN

Name of Law Firm

ENGLEMAN & HOFFMAN, by: Charlotte A.
A. Engleman, Esq.
ENGLEMAN & HOFFMAN
99 Highway 35
PO Box 257
Keyport, NJ 07735
(908) 264-1956
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY
TRENTON

In re
Carolyn V. Schnoor
Debtor
Social Security No.: 142-30-9841

Case No.:
Numbered Listing of Creditors
Chapter:7

Creditor name and mailing address	Category of claim	Amount of claim
1 . American Express attn: JDR Recovery Corp 500 Franklin Turnpike PO Box 585 Ramsey NJ 07446 373027728802002	Unsecured claims	4,377.00
2 . Bayshore Community Hosp 727 North Beers Street Holmdel NJ 07733 96021571	Unsecured claims	518.00
3 . Bayshore Community Hosp 727 North Beers Street Holmdel NJ 07733 5017692525	Unsecured claims	51.00
4 . Bayshore Community Hosp. 727 North Beers Street Holmdel NJ 07733 5017711812	Unsecured claims	345.00
5 . Chevy Chase Bank, FSB PO Box 999 Frederick MD 21705 5408103058900803	Unsecured claims	4,458.00
6 . Citibank PO Box 6703	Unsecured claims	2,741.00

In re: Schnoor, Carolyn V.

Debtor

Case No. (if known)

**Sioux Falls SD 57188
5424180113714759**

7 . <i>Citibank Mastercard</i>	<i>Unsecured claims</i>	2,741.00
<i>PO Box 6703</i>		
<i>Sioux Falls SD 57188</i>		
<i>54251801013714759</i>		
8 . <i>First USA Bank</i>	<i>Unsecured claims</i>	1,147.00
<i>PO Box 740085</i>		
<i>Atlanta GA 30374</i>		
<i>4417162149900752</i>		
9 . <i>Nations Bank of Delaware</i>	<i>Unsecured claims</i>	5,999.00
<i>PO Box 85350</i>		
<i>Louisville KY 40285</i>		
<i>4746870005871410</i>		
10 . <i>Summit Bank</i>	<i>Unsecured claims</i>	3,326.00
<i>PO Box 85170</i>		
<i>Louisville KY 40285</i>		
<i>4328701070001029</i>		

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Carolyn V. Schnoor, named as debtor in this case, declare under penalty of perjury that I have read the foregoing Numbered Listing of Creditors, consisting of 2 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: Carolyn V. Schnoor
Carolyn V. Schnoor
Date: 9-15-97

ENGLEMAN & HOFFMAN, by: *Charles A. Engleman, Esq.*

ENGLEMAN & HOFFMAN

99 Highway 35

PO Box 257

Keyport, NJ 07735

(908) 264-1956

Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

DISTRICT OF NEW JERSEY

TRENTON

In re

Case No.:

Carolyn V. Schnoor

Debtor

Mailing Matrix

Social Security No.: 142-30-9841

Chapter: 7

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors, which consists of 2 pages, (including this declaration) is true, correct, and complete to the best of my knowledge.

Date: 9-15-97

Carolyn V. Schnoor
Carolyn V. Schnoor

10/22

American Express
attn: JDR Recovery Corp
500 Franklin Turnpike
PO Box 585
Ramsey NJ 07446

Bayshore Community Hosp
727 North Beers Street
Holmdel NJ 07733

Bayshore Community Hosp.
727 North Beers Street
Holmdel NJ 07733

Chevy Chase Bank, FSB
PO Box 999
Frederick MD 21705

Citibank
PO Box 6703
Sioux Falls SD 57188

Citibank Mastercard
PO Box 6703
Sioux Falls SD 57188

First USA Bank
PO Box 740085
Atlanta GA 30374

Nations Bank of Delaware
PO Box 85350
Louisville KY 40285

Summit Bank
PO Box 85170
Louisville KY 40285